

Document Page 1 of 9
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: FLEMING, SHARON K.

§ Case No. 15-17343

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Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on May 15, 2015. The undersigned trustee was appointed on May 15, 2015.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 82,500.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	63,505.04
Administrative expenses	7,840.91
Bank service fees	202.76
Other payments to creditors	0.00
Non-estate funds paid to 3rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 10,951.29

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 05/02/2016 and the deadline for filing governmental claims was 05/02/2016. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,500.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,500.00, for a total compensation of \$1,500.00.²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 11/17/2017 By: /s/THOMAS E. SPRINGER, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 15-17343

Trustee: (330640) THOMAS E. SPRINGER, TRUSTEE

Case Name: FLEMING, SHARON K.

Filed (f) or Converted (c): 05/15/15 (f)

§341(a) Meeting Date: 06/08/15

Period Ending: 11/17/17

Claims Bar Date: 05/02/16

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Single family residence located at 304 N. Marlan Drive, Alpha, Henry County IL 61413;	98,000.00	0.00		82,000.00	FA
2 Cash	50.00	0.00		0.00	FA
3 Checking account located at Old Second National Bank, Aurora, IL	95.50	0.00		0.00	FA
4 Savings account located at Old Second National B Orig. Description: Bank, Aurora, IL	2,817.50	0.00		0.00	FA
5 Landlord: Ashford at Geneva, LLC	225.00	0.00		0.00	FA
6 4 rooms household goods, furnishings and fixture	250.00	0.00		0.00	FA
7 Wearing apparel	400.00	0.00		0.00	FA
8 403B with Presence Health	2,000.00	0.00		0.00	FA
9 Illinois Municipal Retirement Fund. This is a	0.00	0.00		0.00	FA
10 2008 Pontiac GT	3,500.00	0.00		0.00	FA
11 Rent (u) Current tenants paying rent of \$500/month beginning September 1, 2016 until house is sold	1,500.00	1,500.00		500.00	FA
11 Assets Totals (Excluding unknown values)	\$108,838.00	\$1,500.00		\$82,500.00	\$0.00

Major Activities Affecting Case Closing:

Trustee sold Debtor's modular home. Accountant to prepare estate tax returns. After completion and prompt determination response from the IRS, Trustee will prepare the Final Report.

Initial Projected Date Of Final Report (TFR): December 15, 2016

Current Projected Date Of Final Report (TFR): May 15, 2017

Form 2

Cash Receipts And Disbursements Record

Case Number: 15-17343

Case Name: FLEMING, SHARON K.

Taxpayer ID #: **-***5919

Period Ending: 11/17/17

Trustee: THOMAS E. SPRINGER, TRUSTEE (330640)

Bank Name: Rabobank, N.A.

Account: ****025266 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/12/16	{11}	Tyler Clover	Installment payment	1222-000	500.00		500.00
09/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	490.00
10/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	480.00
11/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	470.00
12/09/16		Community Credit Union	Sale Proceeds		10,657.90		11,127.90
	{1}		Gross Sales Price 82,000.00	1110-000			11,127.90
		Wells Fargo	Pay-off mortgage -58,093.09	4110-000			11,127.90
			Tax lien -5,411.95	4700-000			11,127.90
			real estate taxes -2,451.06	2820-000			11,127.90
			Real estate Broker commission -4,100.00	3510-000			11,127.90
			Survey Fee to Wallace Engineering -700.00	2500-000			11,127.90
			Title Insurance -463.00	2500-000			11,127.90
			Transfer taxes -123.00	2500-000			11,127.90
12/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		11.37	11,116.53
01/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		17.05	11,099.48
02/03/17	101	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 02/03/2017 FOR CASE #15-17343, Bond #016073584	2300-000		3.85	11,095.63
02/28/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		14.89	11,080.74
03/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		16.46	11,064.28
04/28/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		14.85	11,049.43
05/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		17.48	11,031.95
06/30/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		15.86	11,016.09
07/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		15.31	11,000.78
08/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		17.40	10,983.38
09/29/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		15.27	10,968.11
10/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		16.82	10,951.29

ACCOUNT TOTALS	11,157.90	206.61	\$10,951.29
Less: Bank Transfers	0.00	0.00	
Subtotal	11,157.90	206.61	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$11,157.90	\$206.61	

Form 2

Cash Receipts And Disbursements Record

Case Number: 15-17343

Case Name: FLEMING, SHARON K.

Taxpayer ID #: **-***5919

Period Ending: 11/17/17

Trustee: THOMAS E. SPRINGER, TRUSTEE (330640)

Bank Name: Rabobank, N.A.

Account: ****025266 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # ****025266	11,157.90	206.61	10,951.29
	\$11,157.90	\$206.61	\$10,951.29

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: May 2, 2016

Case Number: 15-17343		Page: 1			Date: November 17, 2017	
Debtor Name: FLEMING, SHARON K.					Time: 12:43:37 PM	
Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	THOMAS E. SPRINGER, TRUSTEE 300 S. County Farm Rd., Ste.I Wheaton, IL 60187	Admin Ch. 7		\$1,500.00	\$0.00	1,500.00
200	SPRINGER BROWN, LLC 300 S. County Farm Road Suite I Wheaton, IL 60187	Admin Ch. 7		\$6,276.00	\$0.00	6,276.00
200	SPRINGER BROWN, LLC 300 S. County Farm Road Suite I Wheaton, IL 60187	Admin Ch. 7		\$471.91	\$0.00	471.91
200	LOIS WEST, CPA Kutchins, Robbins, & Diamond, Ltd. 35 E. Wacker Drive, Suite #1550 Chicago, IL 60601	Admin Ch. 7		\$918.00	\$0.00	918.00
1 610	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services,PO Box 19008 Greenville, SC 29602	Unsecured		\$7,380.84	\$0.00	7,380.84
2 610	Wells Fargo Card Services 1 Home Campus 3rd Floor Des Moines, IA 50328	Unsecured		\$4,482.53	\$0.00	4,482.53
3 610	Portfolio Recovery Associates, LLC successor to U.S. BANK NATIONAL ASSOCIATION,POB 41067 Norfolk, VA 23541	Unsecured		\$7,411.23	\$0.00	7,411.23
4 610	Portfolio Recovery Associates, LLC successor to SYNCHRONY BANK (JC PENNEY) POB 41067 Norfolk, VA 23541	Unsecured		\$691.02	\$0.00	691.02
<< Totals >>				29,131.53	0.00	29,131.53

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-17343

Case Name: FLEMING, SHARON K.

Trustee Name: THOMAS E. SPRINGER, TRUSTEE

Balance on hand: \$ 10,951.29

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 10,951.29

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - THOMAS E. SPRINGER, TRUSTEE	1,500.00	0.00	1,500.00
Attorney for Trustee, Fees - SPRINGER BROWN, LLC	6,276.00	0.00	6,276.00
Attorney for Trustee, Expenses - SPRINGER BROWN, LLC	471.91	0.00	471.91
Accountant for Trustee, Fees - LOIS WEST, CPA	918.00	0.00	918.00

Total to be paid for chapter 7 administration expenses: \$ 9,165.91

Remaining balance: \$ 1,785.38

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 1,785.38

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 1,785.38

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 19,965.62 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 8.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	PYOD, LLC its successors and assigns as assignee	7,380.84	0.00	660.02
2	Wells Fargo Card Services	4,482.53	0.00	400.84
3	Portfolio Recovery Associates, LLC	7,411.23	0.00	662.73
4	Portfolio Recovery Associates, LLC	691.02	0.00	61.79

Total to be paid for timely general unsecured claims: \$ 1,785.38

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
 Remaining balance: \$ 0.00